



# GREATER MIAMI BUSINESS RESILIENCE BLUEPRINT

## **Small Business Continuity Resource Guide**



GREATER MIAMI CHAMBER OF COMMERCE  
RESILIENCE COMMITTEE  
MAY 2025



## Overview

The longest-serving business organization in South Florida (118 years), the Greater Miami Chamber of Commerce has been the champion for the business community. Our Chamber boasts over 900-member businesses representing more than 400,000-member company employees. Our program of work supports economic development and business issues, ranging from regional infrastructure and business development to international business development, leadership programs, and advocacy. This organization has been in existence since 1907 and has continually revamped itself to maintain its relevance in our ever-changing marketplace.

The Chamber has four priority areas: workforce development, transportation, workforce housing, and resilience.

The Greater Miami Business Resilience Blueprint is your comprehensive resource guide for business continuity in Miami-Dade County. This guide is crafted by the Resilience Committee, to bolster your small business's ability to navigate various challenges, including hurricanes, flooding, pandemics, and more.

### Our Commitment to Resilience:

The Greater Miami Chamber of Commerce has been a steadfast advocate and resource for the local business community during times of crisis. We advocate, educate, and offer resources and support to ensure your business survives and thrives, even in adversity.

Within Miami-Dade County, the environment is our business and economy. We believe in finding resilient solutions, and relying on climate technology, to mitigate the environmental threats posed by rising sea levels and severe weather as a priority of the business community and its longevity.

## **ABOUT THIS GUIDE**

According to the Federal Emergency Management Agency (FEMA), about 25% of businesses do not open after disasters. Some businesses can cope with adversity better than others- they are less disrupted by an event, resume operations sooner, recover faster, and adjust for the future based on their experience. These businesses are described as resilient.

Every small business needs to have a continuity plan which anticipates maintaining critical business functions during and after a disaster. Through our Greater Miami Business Resilience Blueprint, you will find resources and tools to help your small business prepare for any challenge you may face.

### **Pages 5-9 Preparation & Creating a Business Continuity Plan**

This section will cover:

- The essential components to develop a business continuity guide
- Establishing a communication plan with your employees
- Learn how to minimize disruptions with your suppliers and vendors
- Discover the importance of ensuring your clients are informed and reassured during times of uncertainty
- Develop and maintain a list of essential contacts for swift communication and support
- Learn how to safeguard critical equipment, computer, and data to maintain operational efficiency

### **Pages 9-11 Small Business Resources including Loan and Grant Opportunities**

- This section will provide small business opportunities and financial resources to help your business thrive

### **Pages 12-19 Extreme Weather: Emergency Preparedness for Small Businesses**

This section will cover:

- Pre-hurricane and post-hurricane checklists and tips to prepare your business for an incoming disaster
- Learn the difference between a hurricane watch vs warning
- Learn your storm surge zones to determine your evacuation and preparation plans for your business
- Find a list of important contacts for emergency relief



Dear Small Business Leader,

Welcome to the Greater Miami Business Resilience Blueprint, a small business continuity resource guide created by the Greater Miami Chamber of Commerce's Resilience Committee to help small businesses in Miami-Dade County.

The Greater Miami Chamber of Commerce has been the champion for the Greater Miami business community for 118 years. This Chamber has been a steadfast advocate and resource for the local business community during times of crisis. We connect you to services and provide resources and support to ensure your business survives and thrives, even in adversity.

Our Chamber wants to make sure your business has a plan and is prepared for any disaster or crisis. This resource guide will help you develop a strategy for your business so that you are ready to tackle any future shocks and stressors that may impact your business operations.

The Chamber is here to support you!

For more information on the Greater Miami Chamber of Commerce and our mission to advance the Miami business community, visit us on our website: <https://www.miamichamber.com/>

Best,

A handwritten signature in blue ink, appearing to read "AS". The signature is fluid and cursive, with the letters "A" and "S" being the most prominent.

Alfred Sanchez  
President and CEO  
Greater Miami Chamber of Commerce

## PREPARATION

Business continuity is an organization's ability to maintain critical business functions during and after a disaster. A business continuity plan considers unpredictable events and potential threats such as cyber-attacks, pandemics, extreme weather events, supply chain disruptions, and more. This plan aims to minimize or prevent interruption to business-critical infrastructure and services.

A business continuity plan is essential for all organizations and helps your business remain resilient while responding quickly to major interruptions. Deciding what is an essential business function is one of the first steps when creating a continuity plan. Crucial business areas for a continuity plan include your employees, vendors/suppliers, clients, equipment, computers, data, etc. This plan requires you to take inventory, analyze potential weakness areas, and gather critical information such as contact lists and systems.

The plan must have clear directions on what to do during a disaster or crisis. It also is most effective when it is realistic, up to date, and revised quarterly and annually, if necessary.

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## COMMUNICATING WITH YOUR EMPLOYEES

Your organization should have digital and physical employee contact information in a location accessible during an emergency. If you are a small business owner or company leader in the beginning stages of creating your continuity plan, one of the first steps you should take is to save employee contact information in your cell phone and create a text or Whatsapp group to use in the event of an emergency.

Assigning an individual(s) or the business owner to communicate with employees is essential. This individual can lead in creating the emergency text group that will be the line of communication to check in with employees, further communicate the status of business operations, or post-disaster/disruption communication.

You should aim to meet with your employees annually to review emergency plans and share information on disaster preparedness and protection at home.

## MINIMIZING DISRUPTIONS: SUPPLIERS/VENDORS

In the event of a disaster or disruption, you may experience operational challenges unrelated to property damage alone. Business disruptions can also include disruptions to the business flow of supplies and your ability to deliver goods and services.

As a business owner/company leader, your ability to resume business operations can depend on your supplier's ability to deliver what you need on time. Follow these tips below to minimize business disruptions:

- **Diversify your suppliers!** Ensure your principal and alternate suppliers are in different geographical areas than you. This prevents any delays in the flow of your business if you are affected by a disaster or business disruption.
- **Communicate!** Speak with your vendors to ensure they are available when needed. This can include requesting or requiring that you have a mutual agreement with a similar company to fulfill its commitments should your current vendor or supplier's normal business functions be interrupted.
- **Develop relationships!** Ensure you develop and maintain these relationships with suppliers/vendors in advance. It is essential that you periodically place orders so their system shows that you are an active customer, and they can be available when you need them.
- **Have physical and digital contact information of vendors/suppliers!** Have your suppliers' and vendors' information listed in an easily accessible location in the event of an emergency.

## ENSURING CLIENTS ARE INFORMED

In an emergency, it's essential to maintain communication with your clients. Keeping them informed about the status of their product, service, or delivery schedules can help manage their expectations. Additionally, it's essential to let your clients know when your business is open or closed, especially if there are changes in your operating hours due to unforeseen circumstances. This information can help clients plan and avoid any inconvenience.

It also assures clients that you are on top of things, improve customer loyalty, and that you value their business.

Are you looking to develop key contacts or grow your network? Visit our website to learn about becoming a Chamber member:  
<https://www.miamichamber.com/members>

## KEY CONTACTS

As a business owner/company leader, keeping a list of critical contacts beyond your employees, suppliers/vendors, and clients is crucial. These contacts are essential for your business's emergency response and for resuming critical business functions.

Your key contacts should include your bank, creditors, insurance agent, accountant, and attorney, as well as services in the community that can help you resume operations, such as utilities, emergency responders, business partners, and business organizations like the Greater Miami Chamber of Commerce.

In addition to these key contacts, it's also essential to establish a liaison at the city/county government, utilities, and other service providers before a disaster or disruption strikes. Having these critical contacts in place will help you respond quickly and effectively to any disaster or emergency, ensuring the safety of your employees and the continuity of your business operations. Often, your local government has emergency offices that can help you before and after an emergency. Knowing who they are and having their contact information will prove to be immeasurably useful.

## PROTECTING YOUR EQUIPMENT

Gather a list of essential equipment you need to keep your business operational. This is particularly important if you rely on highly specialized or difficult-to-replace equipment, such as company cars or trucks. Ensure you have a plan to meet your essential transportation needs.

Very importantly, check with your insurance carrier to determine if it covers the replacement cost of critical equipment or machines. Also, gather a list of rental companies you can contact in case your equipment is unavailable or working correctly.

## COMPUTER & IT

Business interruptions from extreme weather events, power outages, security breaches, or other disruptions can inconvenience any operation. However, with access to data and computers, business operations can continue. Therefore, it is crucial to back up your data regularly or store it using a cloud service to ensure you have access to your files from remote locations.

When you receive a warning about a hurricane or incoming storm, move some of your computers, servers, and IT equipment to a safe place.

## SMALL BUSINESS RESOURCES

Miami-Dade small businesses serve as the backbone of our community and consist of 97% of our all businesses, according to Miami-Dade County's Office of Innovation and Economic Development. In this section, you will learn about small business grant/ loan opportunities and resources to help your business thrive.

## GRANT & LOAN OPPORTUNITIES

### Auxis Helps Miami

Axis Helps connects Miami-Dade residents and small business owners to the resources to overcome today's challenges and emerge with stability and strength.

Please visit their website to receive the latest information on grant/loan opportunities and resources for small businesses in Miami-Dade County. <https://www.axishelps.org/business-resources>

## **CareerSource South Florida**

CareerSource South Florida provides business solutions from recruitment, assessment, training, development, career management, outsourcing, and workforce consulting. During times of crisis, they are a great resource to small businesses and offer grant opportunities.

For more information, visit their website: <https://www.careersourcesfl.com/>

## **Miami Bayside Foundation (MBF)**

Miami Bayside Foundation (MBF) is a nonprofit organization designed to advance economic development in South Florida through the support of minority businesses and education.

MBF seeks to do this through the creation and administration of loan programs for minority businesses, programs and educational scholarships for minorities, and by providing technical assistance to minority-owned businesses.

For more information, visit their website: <https://miamibaysidefoundation.org/>

## **BUSINESS RESOURCES**

### **Florida Chamber of Commerce Safety Council**

Florida Chamber Safety Council members know our workforce is our greatest asset. We connect to share information, knowledge, and challenges, and highlight our successes. We are an incubator of safety, research, and training – moving the needle on workplace excellence. Our focus on best practices makes us the go-to resource for businesses ready to make Florida the national model for workplace safety.

For more information, visit their website: <https://www.flchambersafety.com/hurricane-resources-for-floridians/>

### **Florida International University Small Business Development Center**

Florida International University's College of Business and the Florida SBDC Network have joined forces to bring local companies, a team of experienced business experts who offer confidential, no-cost consulting to entrepreneurs and business owners looking to grow. If you own a business with 3 or more employees, or are launching a scalable venture, they're ready to help you successfully navigate the obstacles that often hinder business growth.

Their business experts also offer services for business continuity and disaster preparedness including Cybersecurity Risk Assessment, Disaster Resilience Resources, Disaster Recovery Plan, Risk Evaluation & Management Disaster Simulations, Business Continuity Plans, SBA Disaster & Emergency Bridge Loan Assistance, Crisis Communications and more.

For more information, visit their website: <https://business.fiu.edu/faculty-and-research/centers-institutes/sbdc/index.php>

### **Miami-Dade Beacon Council**

The Miami-Dade Beacon Council, a public-private partnership, is the official economic development organization for Miami-Dade County. The Miami-Dade Beacon Council is ready to support and help the small business community in Miami-Dade County. They have resources available on their website.

For more information, visit their website:  
<https://www.beaconcouncil.com/solutions/small-business/>

### **U.S. Chamber of Commerce Foundation**

The U.S. Chamber of Commerce created a toolkit called Resilience in a Box that offers a workbook for businesses to develop a business continuity plan. Resilience in a Box educates businesses on how to prepare for disasters of all kinds while building flexibility to handle potential business interruptions. They have basic, intermediate, and advance level resources, tools, and tips to help you develop a plan to enhance your business resilience against all potential hazards or disruptions.

For more information and to download their workbook, visit their website:  
<https://www.uschamberfoundation.org/solutions/disaster-response-and-resiliency/resilience-in-a-box>

### **U.S. Small Business Administration (SBA)**

U.S. Small Business Administration is a federal agency, dedicated to small businesses and provides counseling, capital, and contracting experience. They help small businesses and offer resources on how to launch, manage, plan, and grow your business. They also offer recovery services, financial support, and how to prepare for a disaster. The SBA offers financial assistance through Economic Injury Disaster Loans (EIDL), which are long-term loans, at a very low rate to help your business access quick capital and additional recovery efforts. They also offer mitigation assistance through low-interest disaster loans to small businesses impacted by declared natural and other disasters. Eligible SBA disaster loan borrowers may choose to receive expanded funding to help mitigate their business against future disasters.

Visit the SBA's website here for more information: <https://www.sba.gov/>

## **EXTREME WEATHER:**

### EMERGENCY PREPARATION FOR SMALL BUSINESSES

As Floridians, we know that hurricane season lasts from June 1st to November 30th every year. While we are encouraged to prepare individually, it is essential that you prepare your business annually for this season. In this following section, you will explore the checklist to prepare your business before a storm, as a storm approaches and after the event.

#### CHECKLIST: PRE-HURRICANE

- First, determine if your business is in a flood and/or evacuation zone and review the evacuation routes. If appropriate, identify an emergency temporary site and work with a business inspector if you are the property owner to determine if your building is vulnerable to hurricane-force wind, flooding, etc.
- Protect your data and regularly back up files on a secure platform. If your business depends on data processing, make provisions to have an alternative location for communications and power to reconvene your business in a timely manner in an emergency.
- Identify what you need to secure your building and important equipment. If available, identify what staff will help, outline specific tasks, and conduct a training session.
- Annually, discuss your business hurricane plan with employees. Make sure you review your plan, adjust, and update regularly.
- Review your insurance coverage and have your business appraised at least every five years. Have inventory, documentation, and photograph equipment. Make sure you have copies of your insurance policies and access to your business continuity plan in handy place.
- Consider developing a system to authorize re-entry to company facilities after a storm, e.g., I.D. cards and vehicle permits.

## TAX FREE HOLIDAY

The Florida Department of Revenue announces a disaster preparedness tax-free holiday annually. During this sale, tax is not due on retail items related to disaster preparedness. This is an excellent opportunity to purchase necessary items to help you prepare for the annual hurricane season. Items can include a portable generator, smoke detectors, carbon monoxide detectors, batteries, power banks, and more.

For more information, please visit the Florida Department of Revenue's website here: <https://floridarevenue.com/DisasterPrep/Pages/default.aspx>

Have inventory, documentation, and photographic equipment. Make sure you have copies of your insurance policies and access to your business continuity plan in a handy place.

## CHECKLIST: HURRICANE APPROACHING

- Watch your local news and weather stations for updates on a pending storm.
- Have a plan to allow staff stagger their work time to prepare their individual households while preparing the business for the pending storm.
- Gather important supplies, such as tarps, plastic bags, tape, sandbags, shutters, plywood, hand tools, a generator, a First Aid Kit, brooms, mops, and towels.
- Charge cell phones and other electronic devices; keep them ready by obtaining portable chargers.
- Backup your computer and file data.
- Secure and prepare your building(s):
  - o Identify outdoor equipment, materials, and structures that could become airborne and move them to a safe location.
  - o Park vehicles in safe, protected areas such as a covered garage.
  - o Secure doors, windows, and other openings.
  - o Move items away from the windows.

- o Lock drawers and filing cabinets.
- o Unplug all lamps, radios, computers, and equipment in case of a power surge; cover important equipment with plastic bags.
- Record a special voice message and email informing employees and customers on the status of company operations.
- Close your offices within sufficient time for employees to secure their homes, obtain supplies, and evacuate if necessary.
- Inform clients that you're closing early and when you plan to reopen.
- Ensure you have your staff numbers to communicate and provide updates before and after the storm.
- Discuss business operations and recovery with your staff to ensure that communications and plans are up to date, and employees are aware of their responsibilities post-storm.

## DIFFERENCE BETWEEN HURRICANE “WATCH” VS “WARNING”

**Hurricane watch** is issued when a tropical cyclone containing winds of at least 74 MPH poses a possible threat, generally within 48 hours. A hurricane watch does not mean hurricane conditions will occur, only that these conditions are possible. Hurricane force winds may also be accompanied by storm surge, coastal flooding, and/or river flooding. Once a hurricane watch is issued, you should start making plans for your business in case a warning is issued. *Check out the Hurricane Approaching checklists for steps to prepare your business.*

**Hurricane warning** is issued when hurricane-force winds are expected within 24 hours. A hurricane warning can remain in effect when dangerously high water or a combination of dangerously high water and exceptionally high waves continues, even though winds may be less than hurricane force. Once a hurricane warning is issued, time is of the essence, and you will need to act quickly and determine if evacuation is necessary. *Check out the Hurricane Approaching checklists for steps to prepare your business.*

## KNOW YOUR STORM SURGE ZONES

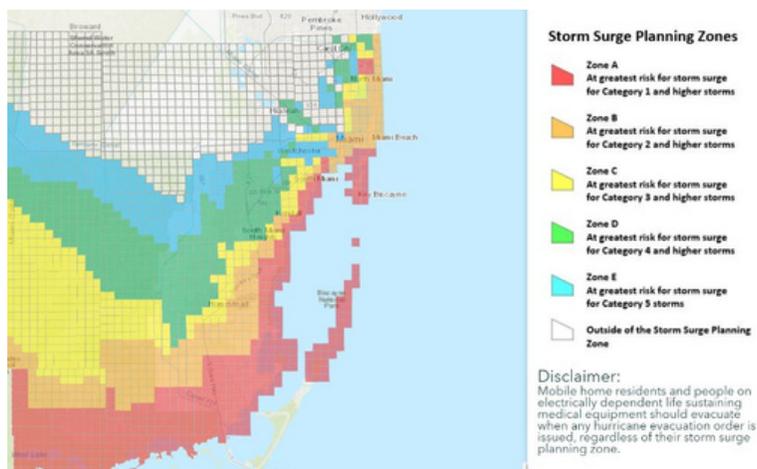
Storm surges are the greatest threat to life and property caused by a hurricane. This is the main reason you can receive a request to evacuate before a hurricane. A Storm Surge Planning Zone is an area that could be affected by a storm surge of 1 1/2 feet or higher during a hurricane. Evacuation decisions are heavily predicated on storm surge planning.

Upon identification of a threat, each zone (or portions of a zone) will be evacuated depending on the hurricane's track and projected storm surge, independent of the hurricane's category. Look up your storm surge planning zone.

### **About the Zones**

Five zones, marked A through E, identify the risk of storm surge. Zone A is at greatest risk for Category 1 storms and higher. These planning zones deal strictly with storm surges, not your flood zone.

- Zone A is at greatest risk for storm surge for Category 1 and higher storms.
- Zone B is at risk for storm surge for Category 2 and higher storms.
- Zone C is at risk for storm surge for Category 3 and higher storms.
- Zone D is at risk for storm surge for Category 4 and higher storms.
- Zone E is at risk for storm surge from Category 5 storms.



For more information, visit the Miami-Dade County Office of Emergency Management website: <https://www.miamidade.gov/global/emergency/hurricane/storm-surge-zones.page>

## GREATER MIAMI BUSINESS RESILIENCE TOOLKIT

Use this checklist to gather important documents, equipment, and supplies essential for your business to operate or for disaster documentation needed for loans or support in the aftermath of destruction.

### Recommended content for your "Go Box."

- Have photos of your business inside and outside. This also includes home-based businesses as well.
- A copy of your emergency contact lists (employees and key customers/clients)
- Have a copy of your insurance policies and agent contact information.
- Have a copy of the list of emergency vendors (contractors, plumbers, electricians, etc.) This will save you time looking them up if you need to reach out.
- Copy of vendors and supplies essential for mission-critical activities.
- Backup files/tapes or servers of electronic data.
- Have a copy of your essential policies, emergency procedures, and business continuity plans.

### AFTER THE HURRICANE

After you experience a disaster, your business may need power or access to water, food, or any of the typical services we often rely on. Receiving an immediate response may not be possible. Therefore, businesses and residents must prepare and stock up before a disaster.

- First check on all your employees. If you can, help those impacted, either directly or refer them to emergency services. You will need your employees to assist in business recovery and they must be up and running before your business can operate.
  - o Call 911 immediately to report dangerous conditions.
  - o Contact Florida Power & Light to report downed power lines or damage to power lines, poles, or transformers.
  - o Stay far away from fallen power lines and flooded and debris-laden areas that may be hiding downed power lines.
  - o Make emergency repairs only when it is safe to do so. Repairs that prevent looting or further damage should have top priority, but only if the repair can be done safely.

- As you prepare to reenter your building, please keep a few things in mind:
  - o You may not have access to return to your facility immediately until safety hazards such as flooding, downed trees, or power lines are cleared. Be patient!
  - o Listen to local radio stations, local government websites, and social media channels to stay in tune for advice and instructions about emergency medical aid, food, and other forms of assistance.
  - o Make sure you and your employees have valid identification with your current address in case you must show proof to get back into the area. It is recommended that businesses contact the county's Department of Emergency Management or local government to determine what is specifically required for reentry.
  - o If required by your local government or Department of Emergency Management, please avoid driving if your roads have debris or flooding. Make pathways for essential workers, supply trucks, law enforcement, etc., to access help those in need.
  
- Safety Checklist
  - o Avoid downed or dangling utility wires and be careful when clearing fallen trees because power lines may have been tangled in them. For advice review and, contact Florida Power & Light Company: <https://www.fpl.com/storm/business/prepare.html>
  - o Beware of snakes, insects, or animals that are driven to higher ground due to flooding.
  - o Once you have access, enter your facility with caution and open windows and doors to ventilate and dry the building, if necessary.
  - o If your facility has experienced flooding, contact an electrician to inspect the office before turning on a breaker.
  
- Building Repairs
  - o Make sure you take photographs of all damage before repairs and keep receipts for insurance.
  - o Call professionals to help you remove large and uprooted trees.

After a storm, it is important to  
remember to  
**BE PATIENT AND STAY SAFE.**

## **IMPORTANT CONTACT INFO: EMERGENCY RELIEF GOVERNMENT RESOURCES**

### **Miami Dade County Department of Emergency Management**

- Website: [www.miamidade.gov/global/emergency/home.page](http://www.miamidade.gov/global/emergency/home.page)
- Emergency and Evacuation Assistance Program: [eeap@miamidade.gov](mailto:eeap@miamidade.gov)
- *Social Media*
  - On Twitter: @MiamiDadeEM
  - On Facebook: Miami-Dade Emergency Management Department
  - Download their Ready MDC App (available for IOS and Android)

### **Florida Division of Emergency Management**

<https://www.floridadisaster.org/planprepare/>

**Volunteer Florida:** <https://www.volunteerflorida.org/emergency-management/>

### **Price Gouging Complaints - Florida Office of the Attorney General**

If a state of emergency is declared by the Governor of Florida or Miami-Dade County Mayor, price gouging regulations come into effect. Price gouging is considered an "unconscionable price," determined by comparing the price asked during an emergency with what was charged for the same commodity during the preceding 30-day period.

*To report price gouging, call the Florida Office of the Attorney General at 1-866-966-7226.*

## Federal Emergency Management Agency (FEMA)

- Website: <https://www.fema.gov/> or <https://www.ready.gov/business>
- FEMA Disaster Assistance Hotline: 1-800-621-FEMA (3362)
- Website: <https://www.disasterassistance.gov/>

## U.S. Small Business Association (SBA) Disaster Assistance & Loans

- Website: <https://www.sba.gov/funding-programs/disaster-assistance>

## ADDITIONAL RESOURCES

### American Red Cross Greater Miami & The Keys:

<https://www.redcross.org/local/florida/south-florida.html>

### Florida Power & Light Company (FPL)

Website: <https://www.fpl.com/>

Phone: 1-800-4-OUTAGE (1-800-468-8243)

### Teco Peoples Gas System

REPORT A NATURAL GAS LEAK:

If you suspect a natural gas leak, move to a safe location, call 911, and call Peoples Gas at 877-832-6747

**Poison Control Helpline:** 1-800-222-1222

**National Hurricane Center:** <https://www.nhc.noaa.gov/>

**National Weather Service:** <https://www.weather.gov/>

In uncertain times, preparation is critical. Download the Greater Miami Business Resilience Blueprint so you can protect your business against the unexpected and emerge more vital than ever.

Together, we can build a more resilient business community for Miami-Dade County.

For more information and resources, visit our website:

<https://www.miamichamber.com/>